Amendments to the Specification:

Please replace paragraph [0039] with the following amended paragraph:

[0039] Fig. 12 is an enlarged detail of the scarf pleats bunched seam segment;

Please replace paragraph [0053] with the following amended paragraph:

It is a further feature of the invention that when the series of pleats are formed front panel is bunched to create the gather strip, sufficient material is taken up to give the edge of panel 52 an effective size and shape congruent to that of the edge of panel 50. Referring again to Fig. 8, the gather strip portion of panel 52 is shown "bunched" to form a series of pleats—at 74 along edge 20 proximate top edge 16 (also shown in Figs. 11 and 12). After being formed, pleats bunch 74 are is basted to keep their shapes. Pleats 74 are its shape. Bunch 74 is permanently held in place by seaming closure tab front panel 54 to panel 52 along seam edge 56, thereby forming a first pleat bunch seam 46. In like fashion, a second series of pleats 76 are bunch 76 is formed along edge 22 proximate top edge 16 and are is basted and then secured in place by a second closure tab front panel 78 having a seam edge 80 which is sewn to edge 22 of panel 52 forming a second pleat bunch seam 82. This is seen in greater detail in Fig. 12 where tab 54 is shown seamed to panel 52 forming pleats bunch 74.

Please replace paragraph [0057] with the following amended paragraph:

Pleats 74 Bunches 74 and 76 thus create a hollow, "ballooned-out" scarf band 94 shown in Fig. 4 defining air pockets 90, 92 between panels 50, 52 and extending generally from tab 24 to tab 26. When a wearer positions scarf 10 about his or her neck as shown in Fig. 15, scarf band 94 forms a series of neck folds 96 within which air is trapped, creating an insulating effect that enhances the warmth of scarf 10 beyond that which would be achieved if panels 50, 52 were simply made to identical shapes and sizes and seamed together.